



HOPE NOW State Housing Report

Report Summary

HOPE NOW collects industry data from mortgage servicing members on a monthly basis. The data collected represents about 70% of the national mortgage market. HOPE NOW extrapolates this data for the entire industry using the Mortgage Bankers Association National Delinquency Survey, in order to create an accurate representation of the US housing market and identify trends within the industry.

Below you will find a state specific breakdown of the local housing market.

HOPE NOW: Data on Loan Workouts

Kansas: In the third quarter of 2017, 183 proprietary (non-HAMP) permanent modifications occurred in Kansas. This increased the amount of modifications provided to homeowners in Kansas to a total of 25,410 since mid-2007. The average loan count of Kansas in 2017-Q3 was 156,228 and 3.27% of those loans were delinquent (MBA Methodology).

	Q4-2016	Q1-2017	Q2-2017	Q3-2017	Jul-17	Aug-17	Sep-17
Total Loan Count	158,406	156,609	154,577	156,228	153,183	163,730	151,770
60+ Day Delinquency ¹	5,958	5,614	5,465	5,111	5,475	4,776	5,081
Delinquency Rate	3.76%	3.58%	3.54%	3.27%	3.57%	2.92%	3.35%
Delinquency Index ²	71	68	65	60	90	84	85
Foreclosure Starts	593	717	567	547	156	195	196
Foreclosure Sales	289	461	394	351	118	141	92
Proprietary Modification ³	200	233	236	183	60	44	79
Short Sales	30	22	20	15	7	4	4
Deed-in-Lieu	18	20	23	20	9	8	3

¹Total Number of 60+ Loans (MBA Methodology) – Total number of (all) loans that are 60 days past due at month end based on MBA Methodology excluding loans that are currently in Pre-Sale foreclosure.

² The columns below show the state delinquency rate relative to the national delinquency rate; a value greater than 100 means that the state's delinquency rate is above the national average.

³ Number of (delinquent and current) Non-HAMP modified, renegotiated or restructured loans, regardless of performance to date under the plan during the month. Anything that alters the terms of the contract between the borrower and the lender that assists the borrower to maintain the home and that the loan is retained.